Exhibit 51



Ulku Rowe is a Technical Director in the Office of the CTO at Google Cloud. At the forefront of Google's cloud and machine learning capabilities, she enables the financial services industry to take advantage of Google's technology to fuel their digital transformation.

Before joining Google, Ulku was a Managing Director of Technology and CTO at J.P. Morgan Chase and Bank of America. During her financial services career, she built

technology platforms for trading & analytics, middle & back-office, risk management, and finance. Driving business transformation through technical innovation and leadership has always been her focus.

Ulku received her MS degree in Computer Science from the University of Illinois at Urbana-Champaign, and her BS degree in Computer Engineering from Bogazici University in Istanbul.

She serves on the Board of Directors of the Fulbright Association, The Federal Reserve Bank of New York Fintech Advisory Group, and the University of Illinois at Urbana-Champaign College of Engineering Board of Visitors.

Links to Select Media Interviews & Speaking Engagements

- Fortune Brainstorm Finance 2019: Tech Trends Disrupting Financial Services
- Sibos 2018: Disruption in the payments landscape (Big Issue Debate)
- theCube: <u>Ulku Rowe speaks on the advantages of Google Cloud in the financial services industry.</u>
- Tearsheet Podcast: Google's Ulku Rowe on how innovative financial services firms approach the cloud
- The Payments Canada Summit: Presentation: The future of financial services, disrupt or be disrupted?
- Women Techmakers: International Women's Day 2018 Keynote

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